

Notice of Allowability	Application No. 08/994,047 Examiner Sam Rimell	Applicant(s) GARRISON ET AL. Art Unit 3626
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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to Interview of 2/14/02.
2. The allowed claim(s) is/are 1-9, 11 and 13-28.
3. The drawings filed on _____ are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

5. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) The translation of the foreign language provisional application has been received.
6. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. THIS THREE-MONTH PERIOD IS NOT EXTENDABLE

7. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. CORRECTED DRAWINGS must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No. _____.
 - (b) including changes required by the proposed drawing correction filed _____, which has been approved by the Examiner.
 - (c) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

<input type="checkbox"/> Notice of References Cited (PTO-892)	<input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
<input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	<input checked="" type="checkbox"/> Interview Summary (PTO-413), Paper No. _____.
<input type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. _____.	<input checked="" type="checkbox"/> Examiner's Amendment/Comment
<input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material	<input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance
	<input type="checkbox"/> Other


 Sam Rimell
 Primary Examiner
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An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Alfred Stadnicki on February 14, 2002.

Claim 10 has been cancelled.

In claim 22, the phrase --including computer readable media-- has been inserted in the fourth line before the word "configured". Also in claim 22, line 8, the phrase --including computer readable media-- has been inserted before the word "configured".

Reasons for Allowance

Claims 1-9, 11 and 13-28 have been indicated as allowable. Of these, claims 1, 11, 16 22 and 28 are independent. The most relevant references are US Patent 5,383,113 to Kight et al. and 5,504,677 to Pollin.

Claim 1: Claim 1 calls for a database having payee records with each payee having a payee zipcode; receiving information from a payor that includes the zip code, processing the information other than the zip code to identify a zip code for the payee, then accessing the database to locate the payee. The reference to Kight et al. makes no mention of zip codes and the reference to Pollin (col 10) only metions the entry of a debtor's zip code. Since a debtor is a payor, not a payee, the features of claim 1 do not correspond to either of Kight et al. or Pollin. Accordingly, claim 1 is allowable.

Claim 11: Claim 11 calls for a storage device configured to store payee records with each payee record having a payee zip code, a data input configured to receive payor payment information, including a payee zip code, a processor configured to process the payment information excluding the payee zip code to a zip code for the payee and then retrieve the payee record associated with the zip code. Kight et al. makes no mention of zip codes and Pollin only metions the entry of a debtor's zip code, which is the zip code of the payor, not the payee. Pollin makes no mention of receiving, entering or utilizing a payee zip code. Accordingly, claim 11 is allowable.

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Claims 16, 22 and 28: Each of these claims are allowable for the same rationale as recited above. Each of these claims involves the usage of a payee zip code or payee records, none of which are disclosed by Kight et al. or Pollin.

Claims 1, 11, 16, 22 and 28 are allowable. Claims 2-9, 13-15, 17-21 and 23-27 are allowable as dependent upon allowable independent claims.